

Skin Skin

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re original application of:

Applicant

Kathleen Tyson-Quah

Serial No.

09/513,440

Filed

February 25, 2000

Title of Invention

SYSTEM FOR REDUCING RISK IN PAYMENT-BASED TRANSACTIONS WHEREIN A RISK FILTER ROUTINE

RETURNS INSTRUCTIONS AUTHORIZING PAYMENT TO A PAYMENT QUEUE FOR LATER RE-EVALUATION

Examiner

Frantzy Poinvil

Group Art Unit

3628

Attorney Docket

126-001USA000

Commissioner of Patents

and Trademarks Washington, D.C. 20231

## **AMENDMENT UNDER RULE 312(a)**

SIR:

Prior to payment of Issue Fee in the present Application, please amend the same as follows: